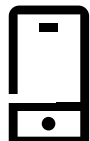


LifeTime Benefit Term FAQ

Our Policyholder Center will guide you in managing your account, file claims and answer questions regarding your policy. Call **1-888-499-0430** to speak with a helpful customer service specialist.



Via Phone

A customer service specialist can help you file your claim and answer claims related questions you may have.

1-888-499-0430



Via Paper

After requesting forms be mailed to you, you can file a claim by mailing the completed paperwork to:

Chubb Workplace Benefits
PO Box 6700, Scranton, PA 18505-6700

Q - What is needed to file a claim?

A - Claims require basic information like name, address, telephone number, policy number. Additional documents vary per policy coverage and extent of loss. If additional information is needed it will be requested in writing or by telephone.

Q - What if the beneficiary doesn't have information requested by the paper claim form?

A - A complete claim submission is helpful. If the beneficiary doesn't have all the answers on the form, submit the information that is available. Additional documents can be provided by mail at a later date.

Q - How long does it take to receive payment of a claim?

A - We strive to process claims within 5 business days upon receipt of complete proof of loss. If claims require additional information or further review, we will provide regular status updates throughout the process.

Q - What happens if I have a Long Term Care or Terminal Illness Claim?

A - For a Long Term Care or Terminal Illness claim please contact our Policyholder Center at **1-888-499-0430** to speak with a helpful customer service specialist.

Q - Can I keep my coverage if I change jobs?

A - Yes, you can. If you leave your employer, it is important that you continue to make payments directly to Combined Insurance. You can call our toll-free number, **1-888-499-0430**, and speak with a customer service specialist who will arrange a billing method that suits your needs.

Q - How do I cancel my coverage?

A - If you cancel your coverage, you may do so by calling our Policyholder Center. Any premiums paid would be refunded if a cancellation is requested within 30 days of the receipt of the policy or certificate. Any cancellation after the initial 30-day period does not guarantee a premium refund.